

**Jiko Securities Inc.**  
**Form CRS Relationship Summary**  
**June 30, 2020**

<p><b>Introduction</b></p>	<p>Jiko Securities Inc. is registered with the Securities and Exchange Commission (SEC) as a broker-dealer and is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p><b>What investment services and advice can you provide me?</b></p>	<p>We offer brokerage services to retail investors; however, we do not make recommendations to brokerage clients. Our brokerage services are limited to the provision of an online brokerage account for T-bill investments, but do not include investment monitoring. We trade your account on a discretionary basis; to that end, any decisions regarding the purchase or sale of investments will be made by us. We do not impose account minimums.</p> <p><i><b>For additional information,</b></i> please see your account agreement or other applicable account documents or our website at <a href="https://jiko.io/">https://jiko.io/</a>.</p> <p><i><b>Conversation Starters.</b></i> Ask your financial professional:</p> <ul style="list-style-type: none"> <li>• <b>Given my financial situation, should I choose a brokerage service? Why or why not?</b></li> <li>• <b>How will you choose investments to recommend to me?</b></li> <li>• <b>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</b></li> </ul>
<p><b>What fees will I pay?</b></p>	<p>Jiko currently charges customers no fees on trades and executions take place as close as practical to the midpoint of the best market available. Customer will be informed in advance of any change to this policy.</p> <p><b>You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.</b></p> <p><i><b>For additional information,</b></i> please see your account agreement or other applicable account documents.</p> <p><i><b>Conversation Starter.</b></i> Ask your financial professional:</p> <ul style="list-style-type: none"> <li>• <b>Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?</b></li> </ul>
<p><b>What are your legal obligations to me when acting as my investment adviser? How else does your</b></p>	<p><b><i>When we act as your broker-dealer, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. Here are some examples to help you understand what this means.</i></b></p>

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<p><b>firm make money and what conflicts of interest do you have?</b></p>	<ul style="list-style-type: none"> <li>• Since Jiko Securities makes markets to its customers in Treasury Bills, a possible conflict of interest could exist. We recognize and mitigate this by pricing securities at the midpoint of the current best bid/ask and by charging no fees on transactions. Additionally, Jiko’s Best Execution Committee reviews execution information to ensure transaction executions are fair and accurate. Should this policy change in the future we will notify customers in writing prior to it taking effect.</li> </ul> <p><b>Conversation Starter.</b> Ask your financial professional:</p> <ul style="list-style-type: none"> <li>• <b>How might your conflicts of interest affect me, and how will you address them?</b></li> </ul> <p><b>For additional information,</b> please see your account agreement or other applicable account documents or our website at <a href="https://jiko.io/">https://jiko.io/</a>.</p>
<p><b>How do your financial professionals make money?</b></p>	<p>Our financial professionals are primarily compensated with a fixed annual salary. There is no compensation linked to the investments offered or from sales commissions.</p>
<p><b>Do your financial professionals have legal or disciplinary history?</b></p>	<p><b>No.</b> Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p><b>Conversation Starter.</b> Ask your financial professional:</p> <ul style="list-style-type: none"> <li>• <b>As a financial professional, do you have any disciplinary history? For what type of conduct?</b></li> </ul>
<p>Additional Information</p>	<p><b>For additional information about our services or to request a copy of Form CRS, please contact us at:</b>  2130 Center Street, 2<sup>nd</sup> Floor  Berkeley, CA 94704  Tel.: (510) 402-4599  <a href="https://jiko.io/">https://jiko.io/</a></p> <p><b>Conversation Starter.</b> Ask your financial professional:</p> <ul style="list-style-type: none"> <li>• <b>Who is my primary contact person? Is he or she a representative of an investment-adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?</b></li> </ul>